

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
PB-969-C

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Order Filed on May 8, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

STEPHANIE M. STROTHER

Case No. 23-11777

Adv. No.

Hearing Date: 4-9-25

Judge: (CMG)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: May 8, 2025


Honorable Christine M. Gravelle, Chief Judge
United States Bankruptcy Judge

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Debtor: Stephanie M. Strother

Case No: 23-11777

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Prestige Financial Services, Inc. ("Prestige"), with the appearance of Yakov Rudikh, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Prestige is the holder of a first purchase money security interest encumbering a 2016 Nissan Rogue bearing vehicle identification number JN8AT2MV7GW153743.**
- 2. That the Debtor' account has arrears through March 2025 in the amount of \$1,235.54.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above by making her regular monthly payment of \$372.59 plus an additional \$205.92 (for a total monthly payment of \$578.51) for the months of April through September 2025.**
- 4. That commencing April 2025, if the Debtor fails to make any payment to Prestige within thirty (30) days it falls due, Prestige shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Prestige must be listed as loss payee. If the Debtor fails to maintain valid**

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- insurance on the vehicle, Prestige shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the Debtor is to pay a counsel fee of \$449.00 to Prestige Financial Services, Inc. through her Chapter 13 Plan.**